

Fill in this information to identify the case.

Debtor 1 Stephen Winston Vaughan

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia
(State)

Case number 15-33846-KRH

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association as Trustee of Chalet Series III Trust

Court claim no. (if known): 7-1

Last 4 digits of any number you use to identify the debtor's account: 6 3 3 9

Property address: 4201 Finwick Street
Number Street

Richmond VA 23222
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 11/01/2018-03/01/2019 5 payments @ \$1,085.59 (a) \$ 5,427.95
- b. Total fees, charges, expenses, escrow, and costs outstanding: Late Fee + (b) \$ 84.77
- c. **Total.** Add lines a and b. (c) \$ 5,512.72

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

11 / 01 / 2018
MM / DD / YYYY

Debtor 1 Stephen Winston Vaughan Case number (if known) 15-33846-KRH
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X s/ Angela N. Watson
Signature

Date 03/18/2019

Print Angela N. Watson
First Name Middle Name Last Name

Title Attorney for Creditor

Company McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street

Peachtree Corners GA 30092
City State ZIP Code

Contact phone (404) 474-7149

Email awatson@mtglaw.com

						Interest Method:		Arrears
	Vaughn		FINAL CURE			Interest Rate:		7.20000%
			APO is Paid					
				Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest
							2,689.54	
	07/01/15		04/01/15-07	3,393.96	3,393.96	0.00	2,689.54	2,689.54
	07/01/15		Arr Fees			0.00	0.00	0.00
	07/01/15		Escrow Shortage			0.00	0.00	0.00
	07/01/15		Unapplied to Arrears			0.00	0.00	0.00
	07/01/15					0.00	0.00	0.00
						0.00	0.00	0.00
						0.00	0.00	0.00
	09/05/15	30	08/01/15	1,027.29	848.49	669.73	669.73	669.73
	09/11/15		Insurnace			0.00	0.00	0.00
	10/20/15	30	09/01/15	1,027.29	848.49	668.66	668.66	668.66
	11/18/15	30	10/01/15	1,027.29	848.49	667.58	667.58	667.58
	11/20/15		Taxes			0.00	0.00	0.00
	12/18/15	30	11/01/15	1,027.29	848.49	666.50	666.50	666.50
	02/04/16			1,027.29		0.00	0.00	0.00
	02/09/16		Tax Refund	45.00		0.00	0.00	0.00
	02/29/16	30	12/01/15	1,027.29	848.49	665.41	665.41	665.41
	03/30/16	30	01/01/16	1,027.29	848.49	664.31	664.31	664.31
	05/04/16	30	02/01/16	1,027.29	848.49	663.20	663.20	663.20
	05/16/16		Taxes			0.00	0.00	0.00
	06/09/16	30	03/01/16	1,027.29	848.49	662.09	662.09	662.09
	07/12/16	30	04/01/16	1,027.29	848.49	660.97	660.97	660.97
	08/03/16	30	05/01/16	1,027.29	848.49	659.85	659.85	659.85
	09/09/16		Insurance			0.00	0.00	0.00
	09/28/16	30	06/01/16	1,027.29	848.49	658.71	658.71	658.71
	10/28/16	30	07/01/16	1,027.29	848.49	657.58	657.58	657.58
	11/18/16		Taxes			0.00	0.00	0.00
	11/21/16		Arrears	33.13		0.00	0.00	0.00
	11/22/16	30	08/01/16	1,027.29	848.49	656.43	656.43	656.43
	12/21/16		Arrears	191.54		0.00	0.00	0.00
	12/22/16	30	09/01/16	1,100.00	848.49	655.28	655.28	655.28
		30	10/01/16		848.49	654.12	654.12	654.12
	01/24/17	30	11/01/16	1,051.96	848.49	652.95	652.95	652.95
	01/30/17		Arrears	300.02		0.00	0.00	0.00
	02/27/17		Arrears	194.46		0.00	0.00	0.00
	03/10/17	30	12/01/16	1,051.96	848.49	651.78	651.78	651.78
	03/28/17		Arrears	195.76		0.00	0.00	0.00
						0.00	0.00	0.00
	03/31/17	30	01/01/17	1,051.96	848.49	650.60	650.60	650.60
	04/24/17		Arrears	196.95		0.00	0.00	0.00
	05/18/17		Taxes			0.00	0.00	0.00

	05/23/17		Arrears	198.05		0.00	0.00	0.00
			Set Up POC			0.00	0.00	0.00
		30	APO 02/17	848.49	848.49	649.41	649.41	649.41
		30	APO 03/17	848.49	848.49	648.22	648.22	648.22
		30	APO 04/17	848.49	848.49	647.02	647.02	647.02
		30	APO 05/17	848.49	848.49	645.81	645.81	645.81
			APO Escrow			0.00	0.00	0.00
			APO Legal			0.00	0.00	0.00
			Unapplied to APO			0.00	0.00	0.00
	06/13/17	30	06/01/17	1,051.96	848.49	644.59	644.59	644.59
						0.00	0.00	0.00
	06/19/17		APO Pmt	858.58		0.00	0.00	0.00
	06/20/17		Arrears	199.06		0.00	0.00	0.00
	07/14/17	30	07/01/17	1,051.96	848.49	643.37	643.37	643.37
	07/20/17		APO Pmt	858.58		0.00	0.00	0.00
	07/21/17					0.00	0.00	0.00
	07/25/17		Arrears	310.84		0.00	0.00	0.00
	08/16/17	30	08/01/17	1,051.96	848.49	642.14	642.14	642.14
	08/17/17		APO Pmt	858.58		0.00	0.00	0.00
	08/18/17					0.00	0.00	0.00
	08/29/17		Arrears	202.53		0.00	0.00	0.00
						0.00	0.00	0.00
	09/13/17		Insurance			0.00	0.00	0.00
	09/18/17		APO Pmt	858.58		0.00	0.00	0.00
	09/18/17	30	09/01/17	1,051.96	848.49	640.90	640.90	640.90
	09/19/17					0.00	0.00	0.00
	09/26/17		Arrears	204.87		0.00	0.00	0.00
	10/18/17	30	10/01/17	1,051.96	848.49	639.65	639.65	639.65
	10/24/17		Arrears	207.05		0.00	0.00	0.00
	10/25/17		APO Pmt	858.58		0.00	0.00	0.00
						0.00	0.00	0.00
	11/17/17		Taxes			0.00	0.00	0.00
	11/20/17	30	11/01/17	1,051.96	848.49	638.40	638.40	638.40
	11/22/17		Arrears	209.58		0.00	0.00	0.00
						0.00	0.00	0.00
	11/30/17		APO Pmt	858.58		0.00	0.00	0.00
	12/29/17		Arrears	211.47		0.00	0.00	0.00
	01/08/18	30	12/01/17	1,051.96	848.49	637.14	637.14	637.14
	01/31/18		Arrears	331.38		0.00	0.00	0.00
						0.00	0.00	0.00
	02/23/18	30	01/01/18	1,051.96	848.49	635.87	635.87	635.87
	02/28/18		Arrears	214.94		0.00	0.00	0.00
	03/21/18	30	02/01/18	1,051.96	848.49	634.60	634.60	634.60
	03/28/18		Arrears	214.94		0.00	0.00	0.00
	04/25/18		Arrears	214.94		0.00	0.00	0.00
	04/30/18	30	03/01/18	1,085.59	848.49	633.31	633.31	633.31

	05/17/18		Taxes			0.00	0.00	0.00
	05/23/18		Arrears	214.94		0.00	0.00	0.00
						0.00	0.00	0.00
	06/25/18	30	04/01/18	1,051.96	848.49	632.02	632.02	632.02
	06/27/18					0.00	0.00	0.00
	06/27/18		Arrears	334.03		0.00	0.00	0.00
						0.00	0.00	0.00
	07/09/18	30	05/01/18	1,085.59	848.49	630.72	630.72	630.72
	07/31/18		Arrears	214.94		0.00	0.00	0.00
	08/27/18		Arrears	214.94		0.00	0.00	0.00
	08/30/18	30	06/01/18	1,085.69	848.49	629.42	629.42	629.42
	09/14/18		Insurance			0.00	0.00	0.00
	09/25/18		Arrears	214.93		0.00	0.00	0.00
	10/12/18	30	07/01/18	1,085.59	848.49	628.10	628.10	628.10
	10/24/18		Arrears	215.13		0.00	0.00	0.00
						0.00	0.00	0.00
						0.00	0.00	0.00
						0.00	0.00	0.00
	11/24/18		Transferred to SN Servicing			0.00	0.00	0.00
						0.00	0.00	0.00
	11/26/18	30	08/01/18	1,085.59	848.49	626.78	626.78	626.78
						0.00	0.00	0.00
	11/28/18		Arrears	356.51		0.00	0.00	0.00
	12/31/18		Arrears	118.84		0.00	0.00	0.00
	01/07/19	30	09/01/18	1,085.59	848.49	625.45	625.45	625.45
	01/17/19		Late			0.00	0.00	0.00
	01/31/19	30	10/01/18	1,085.59	848.49	624.11	624.11	624.11
	01/31/19		Arrears	134.84		0.00	0.00	0.00
	02/17/19		Late			0.00	0.00	0.00
			Pmt to Late			0.00	0.00	0.00
			Due for 11/01/18			0.00	0.00	0.00
			Arrears Escr	1,184.77		0.00	0.00	0.00

Borrower pays the Ongoing and APO								
Principal	Escrow Bal	Escrow Disb/Pmt	Arrears	Arrears	Late	Late	Suspense	Prin. Bal.
	592.35		0.00		0.00		218.13	112,326.82
704.42	592.35	0.00	(3393.96)	(3393.96)	0.00	0.00	218.13	111,622.40
0.00	592.35	0.00	(5697.85)	(2303.89)	0.00	0.00	218.13	111,622.40
0.00	592.35	0.00	(6068.74)	(370.89)	0.00	0.00	218.13	111,622.40
0.00	592.35	0.00	(5850.61)	218.13	0.00	0.00	0.00	111,622.40
0.00	592.35	0.00	(5850.61)	0.00	0.00	0.00	0.00	111,622.40
0.00	592.35	0.00	(5850.61)	0.00	0.00	0.00	0.00	111,622.40
0.00	592.35	0.00	(5850.61)	0.00	0.00	0.00	0.00	111,622.40
178.76	771.15	178.80	(5850.61)	0.00	0.00	0.00	(0.00)	111,443.64
0.00	(412.60)	(1,183.75)	(5850.61)	0.00	0.00	0.00	(0.00)	111,443.64
179.83	(233.80)	178.80	(5850.61)	0.00	0.00	0.00	(0.00)	111,263.82
180.91	(55.00)	178.80	(5850.61)	0.00	0.00	0.00	(0.00)	111,082.91
0.00	(527.41)	(472.41)	(5850.61)	0.00	0.00	0.00	(0.00)	111,082.91
181.99	(348.61)	178.80	(5850.61)	0.00	0.00	0.00	(0.00)	110,900.92
0.00	(348.61)	0.00	(5850.61)	0.00	0.00	0.00	1,027.29	110,900.92
0.00	(303.61)	45.00	(5850.61)	0.00	0.00	0.00	1,027.29	110,900.92
183.08	(124.14)	179.47	(5850.61)	0.00	0.00	0.00	1,026.62	110,717.83
184.18	55.33	179.47	(5850.61)	0.00	0.00	0.00	1,025.95	110,533.65
185.29	234.80	179.47	(5850.61)	0.00	0.00	0.00	1,025.28	110,348.36
0.00	(237.61)	(472.41)	(5850.61)	0.00	0.00	0.00	1,025.28	110,348.36
186.40	(58.14)	179.47	(5850.61)	0.00	0.00	0.00	1,024.61	110,161.96
187.52	121.33	179.47	(5850.61)	0.00	0.00	0.00	1,023.94	109,974.44
188.64	300.80	179.47	(5850.61)	0.00	0.00	0.00	1,023.27	109,785.80
0.00	(1,195.95)	(1,496.75)	(5850.61)	0.00	0.00	0.00	1,023.27	109,785.80
189.78	(1,016.48)	179.47	(5850.61)	0.00	0.00	0.00	1,022.60	109,596.02
190.91	(837.01)	179.47	(5850.61)	0.00	0.00	0.00	1,021.93	109,405.11
0.00	(1,309.42)	(472.41)	(5850.61)	0.00	0.00	0.00	1,021.93	109,405.11
0.00	(1,309.42)	0.00	(5817.48)	33.13	0.00	0.00	1,021.93	109,405.11
192.06	(1,129.95)	179.47	(5817.48)	0.00	0.00	0.00	1,021.26	109,213.05
0.00	(1,129.95)	0.00	(5625.94)	191.54	0.00	0.00	1,021.26	109,213.05
193.21	(950.48)	179.47	(5625.94)	0.00	0.00	0.00	1,093.30	109,019.84
194.37	(771.01)	179.47	(5625.94)	0.00	0.00	0.00	65.34	108,825.47
195.54	(591.54)	179.47	(5625.94)	0.00	0.00	0.00	89.34	108,629.93
0.00	(591.54)	0.00	(5325.92)	300.02	0.00	0.00	89.34	108,629.93
0.00	(591.54)	0.00	(5131.46)	194.46	0.00	0.00	89.34	108,629.93
196.71	(412.07)	179.47	(5131.46)	0.00	0.00	0.00	113.34	108,433.22
0.00	(412.07)	0.00	(4935.70)	195.76	0.00	0.00	113.34	108,433.22
0.00	(412.07)	0.00	(4935.70)	0.00	0.00	0.00	113.34	108,433.22
197.89	(182.59)	229.48	(4935.70)	0.00	0.00	0.00	87.33	108,235.33
0.00	(182.59)	0.00	(4738.75)	196.95	0.00	0.00	87.33	108,235.33
0.00	(668.92)	(486.33)	(4738.75)	0.00	0.00	0.00	87.33	108,235.33

0.00	(668.92)	0.00	(4540.70)	198.05	0.00	0.00	87.33	108,235.33
0.00	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	87.33	108,235.33
199.08	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	87.33	108,036.25
200.27	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	87.33	107,835.98
201.47	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	87.33	107,634.51
202.68	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	87.33	107,431.82
0.00	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	87.33	107,431.82
0.00	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	87.33	107,431.82
0.00	(668.92)	0.00	(4540.70)	0.00	0.00	0.00	(0.00)	107,431.82
203.90	(465.45)	203.47	(4540.70)	0.00	0.00	0.00	(0.00)	107,227.92
0.00	(465.45)	0.00	(4540.70)	0.00	0.00	0.00	(0.00)	107,227.92
0.00	(465.45)	0.00	(4540.70)	0.00	0.00	0.00	(0.00)	107,227.92
0.00	(465.45)	0.00	(4341.64)	199.06	0.00	0.00	(0.00)	107,227.92
205.12	(261.98)	203.47	(4341.64)	0.00	0.00	0.00	(0.00)	107,022.80
0.00	(261.98)	0.00	(4341.64)	0.00	0.00	0.00	(0.00)	107,022.80
0.00	(261.98)	0.00	(4341.64)	0.00	0.00	0.00	(0.00)	107,022.80
0.00	(261.98)	0.00	(4030.80)	310.84	0.00	0.00	(0.00)	107,022.80
206.35	(58.51)	203.47	(4030.80)	0.00	0.00	0.00	(0.00)	106,816.45
0.00	(58.51)	0.00	(4030.80)	0.00	0.00	0.00	(0.00)	106,816.45
0.00	(58.51)	0.00	(4030.80)	0.00	0.00	0.00	(0.00)	106,816.45
0.00	(58.51)	0.00	(3828.27)	202.53	0.00	0.00	(0.00)	106,816.45
0.00	(58.51)	0.00	(3828.27)	0.00	0.00	0.00	(0.00)	106,816.45
0.00	(2,391.26)	(2,332.75)	(3828.27)	0.00	0.00	0.00	(0.00)	106,816.45
0.00	(2,391.26)	0.00	(3828.27)	0.00	0.00	0.00	(0.00)	106,816.45
207.59	(2,187.79)	203.47	(3828.27)	0.00	0.00	0.00	(0.00)	106,608.86
0.00	(2,187.79)	0.00	(3828.27)	0.00	0.00	0.00	(0.00)	106,608.86
0.00	(2,187.79)	0.00	(3623.40)	204.87	0.00	0.00	(0.00)	106,608.86
208.84	(1,984.32)	203.47	(3623.40)	0.00	0.00	0.00	(0.00)	106,400.02
0.00	(1,984.32)	0.00	(3416.35)	207.05	0.00	0.00	(0.00)	106,400.02
0.00	(1,984.32)	0.00	(3416.35)	0.00	0.00	0.00	(0.00)	106,400.02
0.00	(1,984.32)	0.00	(3416.35)	0.00	0.00	0.00	(0.00)	106,400.02
0.00	(2,470.65)	(486.33)	(3416.35)	0.00	0.00	0.00	(0.00)	106,400.02
210.09	(2,267.18)	203.47	(3416.35)	0.00	0.00	0.00	(0.00)	106,189.93
0.00	(2,267.18)	0.00	(3206.77)	209.58	0.00	0.00	(0.00)	106,189.93
0.00	(2,267.18)	0.00	(3206.77)	0.00	0.00	0.00	(0.00)	106,189.93
0.00	(2,267.18)	0.00	(3206.77)	0.00	0.00	0.00	(0.00)	106,189.93
0.00	(2,267.18)	0.00	(2995.30)	211.47	0.00	0.00	(0.00)	106,189.93
211.35	(2,063.71)	203.47	(2995.30)	0.00	0.00	0.00	(0.00)	105,978.58
0.00	(2,063.71)	0.00	(2663.92)	331.38	0.00	0.00	(0.00)	105,978.58
0.00	(2,063.71)	0.00	(2663.92)	0.00	0.00	0.00	(0.00)	105,978.58
212.62	(1,860.24)	203.47	(2663.92)	0.00	0.00	0.00	(0.00)	105,765.96
0.00	(1,860.24)	0.00	(2448.98)	214.94	0.00	0.00	(0.00)	105,765.96
213.89	(1,656.77)	203.47	(2448.98)	0.00	0.00	0.00	(0.00)	105,552.07
0.00	(1,656.77)	0.00	(2234.04)	214.94	0.00	0.00	(0.00)	105,552.07
0.00	(1,656.77)	0.00	(2019.10)	214.94	0.00	0.00	(0.00)	105,552.07
215.18	(1,453.30)	203.47	(2019.10)	0.00	0.00	0.00	33.63	105,336.89

0.00	(1,957.90)	(504.60)	(2019.10)	0.00	0.00	0.00	33.63	105,336.89
0.00	(1,957.90)	0.00	(1804.16)	214.94	0.00	0.00	33.63	105,336.89
0.00	(1,957.90)	0.00	(1804.16)	0.00	0.00	0.00	33.63	105,336.89
216.47	(1,720.80)	237.10	(1804.16)	0.00	0.00	0.00	(0.00)	105,120.42
0.00	(1,720.80)	0.00	(1804.16)	0.00	0.00	0.00	(0.00)	105,120.42
0.00	(1,720.80)	0.00	(1470.13)	334.03	0.00	0.00	(0.00)	105,120.42
0.00	(1,720.80)	0.00	(1470.13)	0.00	0.00	0.00	(0.00)	105,120.42
217.77	(1,483.70)	237.10	(1470.13)	0.00	0.00	0.00	(0.00)	104,902.65
0.00	(1,483.70)	0.00	(1255.19)	214.94	0.00	0.00	(0.00)	104,902.65
0.00	(1,483.70)	0.00	(1040.25)	214.94	0.00	0.00	(0.00)	104,902.65
219.07	(1,246.60)	237.10	(1040.25)	0.00	0.00	0.00	0.07	104,683.58
0.00	(2,751.39)	(1,504.79)	(1040.25)	0.00	0.00	0.00	0.07	104,683.58
0.00	(2,751.39)	0.00	(825.32)	214.93	0.00	0.00	0.07	104,683.58
220.39	(2,514.29)	237.10	(825.32)	0.00	0.00	0.00	0.07	104,463.19
0.00	(2,514.29)	0.00	(610.19)	215.13	0.00	0.00	0.07	104,463.19
0.00	(2,514.29)	0.00	(610.19)	0.00	0.00	0.00	0.07	104,463.19
0.00	(2,514.29)	0.00	(610.19)	0.00	0.00	0.00	0.07	104,463.19
0.00	(2,514.29)	0.00	(610.19)	0.00	0.00	0.00	0.07	104,463.19
0.00	(2,514.29)	0.00	(610.19)	0.00	0.00	0.00	0.07	104,463.19
0.00	(2,514.29)	0.00	(610.19)	0.00	0.00	0.00	0.07	104,463.19
221.71	(2,277.19)	237.10	(610.19)	0.00	0.00	0.00	0.07	104,241.48
0.00	(2,277.19)	0.00	(610.19)	0.00	0.00	0.00	0.07	104,241.48
0.00	(2,277.19)	0.00	(253.68)	356.51	0.00	0.00	0.07	104,241.48
0.00	(2,277.19)	0.00	(134.84)	118.84	0.00	0.00	0.07	104,241.48
223.04	(2,040.09)	237.10	(134.84)	0.00	0.00	0.00	0.07	104,018.44
0.00	(2,040.09)	0.00	(134.84)	0.00	(42.42)	(42.42)	0.07	104,018.44
224.38	(1,802.99)	237.10	(134.84)	0.00	(42.42)	0.00	0.07	103,794.06
0.00	(1,802.99)	0.00	0.00	134.84	(42.42)	0.00	0.07	103,794.06
0.00	(1,802.99)	0.00	0.00	0.00	(84.84)	(42.42)	0.07	103,794.06
0.00	(1,802.99)	0.00	0.00	0.00	(84.77)	0.07	(0.00)	103,794.06
0.00	(1,802.99)	0.00	0.00	0.00	(84.77)	0.00	(0.00)	103,794.06
0.00	(618.22)	1,184.77	0.00	0.00	(84.77)	0.00	(0.00)	103,794.06

APO

[illegible]

0.03

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via U.S. Mail

Stephen Winston Vaughan

4201 Fenwick Street
Richmond, VA 23222

Via electronic service:

Richard S. Clinger

422 East Franklin Street, Suite 101
Richmond, VA 23219

Carl M. Bates

P. O. Box 1819
Richmond, VA 23218

This 18th day of March, 2019

/s/ Angela N Watson
Angela N. Watson
Virginia Bar No. 72029
McMichael Taylor Gray, LLC
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
404-474-7149
awatson@mtglaw.com